



EXHIBIT 5
DATE 3-16-11
SB 234

March 16, 2011

City County Sanitation
Attn: Dave Duffy General Manager
3630 York Road
Helena, Mt 59602

RE: Risk to Business

Dear Mr. Duffy,

I am writing in response to your questions concerning the effect on loan commitments
And interest rates by business risks

Mountain West Bank and its auditors consider any substantial risk to business when
approving loans and setting interest rates for such loans. Banks also consider the value of
your permits and the business revenue associated with the permits.

Local government ordinances that could impact your customer base, income or longevity
In a service area are considered definite risks to your business by Mountain West Bank.
These risks do influence loan approval and interest rates. If revenue was lost do to
annexation or a flow control ordinance it could possibly affect your companies ability to
secure business loans and reasonable rates.

We know that City County Sanitation strives at maintaining a good working relationship
with the City of Helena. When the City of Helena proposed a flow control ordinance in
July of 2009, it was as much a surprise to Mountain West Bank as it was to City County
Sanitation.

Mountain West Bank understands the Montana Solid Waste Association's reasons for
both SB 234 and SB 236. Both bills help limit government takeover of private business.
And we support your cause.

If you have any question please call me at the bank 406-449-2265.

Sincerely,

Jeff A. Cory
Vice President/CLO